

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Vanetta J Lemon

Debtor(s)

Case No. 09 B 38316

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/14/2009.
- 2) The plan was confirmed on 11/30/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was Completed on 03/04/2013.
- 6) Number of months from filing to last payment: 41.
- 7) Number of months case was pending: 47.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$52,602.20.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$22,658.40
Less amount refunded to debtor	\$2,543.47

NET RECEIPTS: **\$20,114.93**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,804.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,000.54
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$4,804.54**

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
A R Concepts Inc	Unsecured	200.00	NA	NA	0.00	0.00
Asset Acceptance	Unsecured	1,968.00	1,980.65	1,980.65	358.66	0.00
AT&T	Unsecured	506.00	NA	NA	0.00	0.00
AT&T Wireless	Unsecured	0.00	NA	NA	0.00	0.00
AT&T Wireless	Unsecured	502.00	NA	NA	0.00	0.00
AT&T Wireless	Unsecured	104.70	NA	NA	0.00	0.00
Atlantic Credit & Finance Inc	Unsecured	786.00	NA	NA	0.00	0.00
Bally Total Fitness	Unsecured	0.00	NA	NA	0.00	0.00
Bank One	Unsecured	0.00	NA	NA	0.00	0.00
Blazer Financial Services Inc	Unsecured	0.00	NA	NA	0.00	0.00
Brother Loan & Finance	Unsecured	1,598.64	1,598.64	1,598.64	289.48	0.00
Capital One	Unsecured	0.00	NA	NA	0.00	0.00
Capital One	Unsecured	0.00	NA	NA	0.00	0.00
Citibank NA	Unsecured	0.00	NA	NA	0.00	0.00
CitiFinancial	Unsecured	0.00	NA	NA	0.00	0.00
City Of Chicago Dept Of Revenue	Unsecured	370.00	883.00	883.00	159.89	0.00
Conseco Finance Servicing Corp	Unsecured	0.00	NA	NA	0.00	0.00
Corporate America Family CU	Unsecured	1,538.72	1,538.72	1,538.72	278.63	0.00
Credit First	Unsecured	705.65	705.65	705.65	127.78	0.00
Credit Management Control	Unsecured	1,058.00	NA	NA	0.00	0.00
Dell Financial Services Inc	Unsecured	1,858.78	1,858.78	1,858.78	336.59	0.00
Direct Merchants Bank	Unsecured	0.00	NA	NA	0.00	0.00
East Bay Funding	Unsecured	NA	785.80	785.80	142.29	0.00
GEMB	Unsecured	0.00	NA	NA	0.00	0.00
Hinsdale Bank & Trust	Unsecured	0.00	NA	NA	0.00	0.00
HSBC	Unsecured	0.00	NA	NA	0.00	0.00
HSBC	Unsecured	0.00	NA	NA	0.00	0.00
HSBC	Unsecured	0.00	NA	NA	0.00	0.00
Illinois State Tollway	Unsecured	34,935.50	34,935.50	34,935.50	6,326.09	0.00
Internal Revenue Service	Priority	715.00	NA	NA	0.00	0.00
J C Penney - GEMB	Unsecured	0.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Jewel Food Stores	Unsecured	81.00	NA	NA	0.00	0.00
Lane Bryant	Unsecured	0.00	NA	NA	0.00	0.00
Lane Bryant	Unsecured	0.00	NA	NA	0.00	0.00
National Quick Cash	Unsecured	500.00	NA	NA	0.00	0.00
NBGL-Carsons	Unsecured	0.00	NA	NA	0.00	0.00
Nicor Gas	Unsecured	546.00	NA	NA	0.00	0.00
Norwest Capital Investment	Unsecured	2,486.53	2,486.53	2,486.53	450.26	0.00
Palisades Collection LLC	Unsecured	104.70	104.70	104.70	18.96	0.00
Premier Bankcard	Unsecured	455.00	455.39	455.39	82.46	0.00
Receivables Management Inc	Unsecured	250.00	NA	NA	0.00	0.00
Resurgent Capital Services	Unsecured	686.00	691.72	691.72	125.26	0.00
Rush University Medical Center	Unsecured	15.00	NA	NA	0.00	0.00
Sam's Club	Unsecured	0.00	NA	NA	0.00	0.00
Sam's Club	Unsecured	0.00	NA	NA	0.00	0.00
SIR Finance Corporation	Unsecured	1,417.00	1,417.00	1,417.00	256.59	0.00
Sprint Nextel	Unsecured	676.21	676.21	676.21	122.45	0.00
U S Postal Service Credit Union	Unsecured	1,558.03	1,558.03	1,558.03	282.13	0.00
U S Postal Service Credit Union	Unsecured	3,350.64	3,350.64	3,350.64	606.73	0.00
U S Postal Service Credit Union	Unsecured	0.00	NA	NA	0.00	0.00
U S Postal Service Credit Union	Unsecured	0.00	NA	NA	0.00	0.00
U S Postal Service Credit Union	Unsecured	0.00	NA	NA	0.00	0.00
U S Postal Service Credit Union	Secured	3,573.00	NA	NA	0.00	0.00
U S Postal Service Credit Union	Unsecured	0.00	NA	NA	0.00	0.00
Village Of Bellwood	Unsecured	NA	3,530.00	3,530.00	639.21	0.00
Wells Fargo Bank NA	Secured	73,500.00	68,982.08	0.00	0.00	0.00
Wells Fargo Bank NA	Secured	5,000.00	4,413.86	4,706.93	4,706.93	0.00
Wells Fargo Home Mortgage	Unsecured	0.00	NA	NA	0.00	0.00
Westlake Hospital	Unsecured	100.00	NA	NA	0.00	0.00
WFNNB	Unsecured	0.00	NA	NA	0.00	0.00
WFNNB	Unsecured	0.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$4,706.93	\$4,706.93	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$4,706.93	\$4,706.93	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$58,556.96	\$10,603.46	\$0.00

Disbursements:

Expenses of Administration	<u>\$4,804.54</u>
Disbursements to Creditors	<u>\$15,310.39</u>

TOTAL DISBURSEMENTS : **\$20,114.93**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/20/2013

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.